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a key ring portion, the key ring portion being separable from the calling
card portion,
wherein a size of the multipurpose calling card is approximately a size of a
conventional calling card.

REMARKS

In the non-final Office Action, dated December 28, 2001, the Examiner rejected claims 1-5, 7-10, 12, 16, 22, 28, and 29 under 35 U.S.C. § 102(b) as anticipated by STICH et al. (U.S. Patent No. 5,760,381); rejected claims 1-10, 12, 14-16, 22-24, 28, and 29 under 35 U.S.C. § 102(e) as anticipated by KLURE (U.S. Patent No. 6,328,341); rejected claims 1-11, 15, 22, 28, and 29 under 35 U.S.C. § 102(e) as anticipated by KIM (U.S. Patent No. 6,269,158); rejected claim 13 under 35 U.S.C. § 103(a) as unpatentable over STICH et al. in view of FONSECA (U.S. Patent No. 5,629,977) or KLURE in view of FONSECA or KIM in view of FONSECA; rejected claims 7 and 15-27 under 35 U.S.C. § 103(a) as unpatentable over KIM or KLURE or STICH et al. in view of FONSECA (U.S. Patent No. 5,640,447) or SMALL (U.S. Patent No. 5,513,117) or SMALL in view of KLURE or KIM or STICH et al.; and rejected claim 30 under 35 U.S.C. § 103(a) as unpatentable over KIM or KLURE or STICH et al. Applicant respectfully traverses these rejections.

By this amendment, Applicant cancels claim 5 and amends claim 1 to include the subject matter recited in canceled claim 5. Claims 1-4 and 6-30 remain pending.

Pending claims 1-4, 7-10, 12, 16, 22, 28, and 29 were rejected under 35 U.S.C. § 102(b) as anticipated by STICH et al. Applicant respectfully traverses this rejection.

STICH et al. is directed to a method for packaging debit cards (Abstract, lines 1-3). STICH et al. discloses that the debit card is arranged in the packaging such that the card can be used while still mounted in the packaging (Abstract, lines 4-9). STICH et al. further discloses that the debit card is mounted between first and second panels of primarily cellulose material including an area significantly greater than that of the card (Abstract, lines 9-13).

In contrast, the present invention recited in amended independent claim 1, for example, includes a multipurpose calling card having a calling card portion and a key ring portion, where the key ring portion is separable from the calling card portion, and where the size of the multipurpose calling card is approximately the size of a conventional calling card. Applicant respectfully submits that STICH et al. does not disclose or suggest this combination of features.

For example, Applicant respectfully submits that STICH et al. does not disclose the size of the multipurpose calling card being approximately the size of a conventional calling card. This feature was previously recited in Applicant's claim 5. With respect to this feature, the Examiner alleged "[a]ccording to (see column 2 lines 58-60) may have a reasonable size comparable to conventional size" (Office Action, pg. 2). Applicants respectfully disagree.

Col. 2, lines 58-60, of STICH et al. discloses "[t]he cards and packages may also be made for cash drawer size, e.g., the final panels in the package being approximately 6

inches by 2 ½ inches." As specifically disclosed in Applicant's specification (pg. 5, lines 10-13) or by examining any calling (or debit) card, calling cards are approximately 3.375 inches wide by 2.125 inches high. The packaging that surrounds the debit card in STICH et al. is not, contrary to the Examiner's allegation, approximately the size of a conventional calling card. Moreover, Figs. 1, 2, 5-8, 10, and 11 of STICH et al. clearly show that the packaging surrounding the debit card 11 is substantially bigger than the size of the debit card 11.

For at least the foregoing reasons, Applicant submits that STICH et al. does not anticipate claim 1.

Since claims 2-4 and 6 depend from claim 1, these claims are not anticipated by STICH et al. for at least the reasons given above with respect to claim 1. Moreover, these claims are not anticipated by STICH et al. for reasons of their own.

For example, claim 2 recites that the key ring portion includes one or more of promotional information, personal expressions, and photographs. The Examiner alleged that STICH et al.'s teaching of using graphics and indicia on the packaging corresponds to the feature of claim 2. Applicant disagrees. STICH et al. does not disclose or even suggest that the graphics and indicia include promotional information, personal expressions, or photographs. In fact, STICH et al. merely discloses that the graphics and indicia are provided to make the packaging more attractive (col. 6, lines 25-28).

For at least this additional reason, Applicant submits that claim 2 is not anticipated by STICH et al.

Claim 4 recites a perforation located between the calling card portion and the key ring portion that facilitates the separation of the calling card portion and the key ring portion. The Examiner relied on Figs. 5-7 and col. 4, lines 37 and 38, of STICH et al. for allegedly disclosing this feature. Applicant submits that these sections of STICH et al. do not disclose or even suggest the recited feature.

Figs. 5-7 of STICH et al. illustrate different debit card mounting locations within the packaging. These figures do not disclose or even suggest a perforation located between the calling card portion and the key ring portion of a multipurpose calling card that facilitates the separation of the calling card portion and the key ring portion. In fact, STICH et al. specifically discloses that the debit card is mounted in the packaging through the use of adhesives (col. 4, lines 40-45). Therefore, Applicant submits that there would be no need for a perforation to exist between the debit card and packaging in STICH et al.

Col. 4, lines 37 and 38, of STICH et al. discloses "[a]s seen in FIG. 4, in the particular embodiment illustrated there the side edges 27, 27' are a fold line of a single quadrate sheet of at least primarily cellulose material, such as paperboard, cardboard, stiff bond paper, or the like, folded at a score line or other fold line." This section of STICH et al. does not disclose or even suggest a perforation located between a calling card portion and a key ring portion of a multipurpose calling card that facilitates the separation of the calling card portion and the key ring portion.

For at least these additional reasons, Applicant submits that claim 4 is not anticipated by STICH et al.

Claim 7 recites receiving personal information, generating one or more multipurpose cards, where each multipurpose card includes a main portion and a keytag portion and where the keytag portion is separable from the main portion, and customizing at least one of the keytag portion and the main portion of each multipurpose card to include the personal information. Applicant submits that STICH et al. does not disclose this combination of features.

For example, STICH et al. does not disclose generating one or more multipurpose cards, where each multipurpose card includes a main portion and a keytag portion and where the keytag portion is separable from the main portion. The Examiner relied on Figs. 1-9 of STICH et al. for allegedly disclosing the multipurpose cards. Applicant disagrees with the Examiner's interpretation of the STICH et al. disclosure.

STICH et al. discloses a debit card 11 packaged in a debit card assembly 10, 210, 310, 410 (see Figs. 1-9). The packaging assembly may, as illustrated in Figs. 1, 2, and 4-8, include an opening capable of receiving a hook or tine 35 (col. 5, lines 1-5). Contrary to the Examiner's interpretation, one skilled in the art would appreciate that the packaging assembly 10, 210, 310, 410 of STICH et al. is not part of the debit card 11 and, therefore, cannot be considered part of the recited multipurpose card. Moreover, STICH et al. does not disclose or suggest the debit card 11 having a main portion and a keytag portion. It will be appreciated that the packaging assembly 10, 210, 310, 410 would not be considered a "keytag."

Applicant further submits that STICH et al. does not disclose customizing at least one of the keytag portion and the main portion of each multipurpose card to include

personal information. With respect to this feature, the Examiner alleged that "Stich teaches the card could comprises of graphics and indicia" (Office Action, pg. 3). Even if STICH et al. discloses the placement of graphics and indicia on the packaging, STICH et al. does not disclose or even suggest that the debit card or packaging is customized with received personal information.

For at least the foregoing reasons, Applicant submits that claim 7 is not anticipated by STICH et al.

Claims 8-10 and 12 depend from claim 7. Therefore, Applicant submits that these claims are not anticipated by STICH et al. for at least the reasons given above with respect to claim 7.

Claims 16, 22, and 28 recite features similar to those described above with respect to claim 7. Accordingly, Applicant submits that claims 16, 22, and 28 are not anticipated by STICH et al. for reasons similar to those set forth above with respect to claim 7.

Claim 29 depends from claim 28. Therefore, Applicant submits that claim 29 is not anticipated by STICH et al. for at least the reasons given above with respect to claim 28. Moreover, claim 29 is not anticipated by STICH et al. for reasons of its own.

Claim 29 recites creating 5 or 6 perforations between the first calling card portion and the second portion of the card. The Examiner relied on Figs. 1-13 of STICH et al. for allegedly disclosing this feature. These figures do not disclose or even suggest a card having a 5 or 6 perforations between a first calling card portion and a second portion. Moreover, as set forth above with respect to claim 4, STICH et al. does not even disclose a perforation.

For at least these additional reasons, Applicant submits that claim 29 is not anticipated by STICH et al.

Pending claims 1-4, 6-10, 12, 14-16, 22-24, 28, and 29 were rejected under 35 U.S.C. § 102(e) as anticipated by KLURE. Applicant respectfully traverses this rejection.

KLURE is directed to a multiple-component data package. In KLURE, a card is packaged in a data package assembly that conceals personal identifying indicia correlated with an account associated with the card (Abstract, lines 1-7).

Applicant respectfully submits that KLURE does not disclose that the size of the multipurpose calling card is approximately the size of a conventional calling card, as recited in Applicant's amended claim 1. With respect to this feature, the Examiner alleged "Klure teaches being able to use the card in an ATM machine (see column 5 lines 19-30)" (Office Action, pg. 4). Applicant respectfully disagrees with the Examiner's interpretation of the KLURE disclosure.

Similar to the STICH et al. reference described above, the Examiner appears to allege that KLURE's card 12 corresponds to the recited calling card portion of the multipurpose card recited in claim 1 and the packaging 10 corresponds to the recited key ring portion. This is evident from the fact that KLURE does not disclose or even suggest the card 12 having a calling card portion and a key ring portion. The packaging in KLURE does, however, include an opening (see Fig. 1).

With this interpretation in mind, Applicant submits that KLURE does not disclose or suggest that the size of the multipurpose calling card is approximately the size of a

conventional calling card. It is clear from Figs. 1-11 of KLURE that the packaging that surrounds the card in KLURE is not, contrary to the Examiner's allegation, approximately the size of a conventional calling card. Moreover, KLURE does not disclose or suggest the card 12 and packaging 10 being inserted into an ATM machine.

For at least the foregoing reasons, Applicant submits that KLURE does not anticipate claim 1.

Since claims 2-4 and 6 depend from claim 1, these claims are not anticipated by KLURE for at least the reasons given above with respect to claim 1.

Claim 7 recites receiving personal information, generating one or more multipurpose cards, where each multipurpose card includes a main portion and a keytag portion and where the keytag portion is separable from the main portion, and customizing at least one of the keytag portion and the main portion of each multipurpose card to include the personal information. Applicant submits that KLURE does not disclose this combination of features.

For example, KLURE does not disclose generating one or more multipurpose cards, where each multipurpose card includes a main portion and a keytag portion and where the keytag portion is separable from the main portion. The Examiner relied on Figs. 1-7 of KLURE for allegedly disclosing the multipurpose cards. Applicant disagrees with the Examiner's interpretation of the KLURE disclosure.

KLURE discloses that one or more cards 12 can be packaged in an assembly 10 (see Figs. 1-7). The packaging assembly may, as illustrated in Figs. 1-6, include an opening 24 capable of receiving a hook (col. 3, lines 45-47). Contrary to the Examiner's

interpretation, one skilled in the art would appreciate that the packaging assembly 10 of KLURE is not part of the card 12 and, therefore, cannot be considered part of the recited multipurpose card. Moreover, KLURE does not disclose or suggest the card 12 having a main portion and a keytag portion. It will be appreciated that the packaging assembly 10 is not a "keytag." Therefore, Applicant submits that KLURE does not disclose the recited multipurpose card.

Applicant further submits that KLURE does not disclose customizing at least one of the keytag portion and the main portion of each multipurpose card to include personal information. The Examiner relied on col. 3, lines 31-33, of KLURE for allegedly disclosing this feature. This section of KLURE discloses that the front face of the card 12a can contain "attractive pictorial or photographic artwork and other information designed to attract purchasers." Applicant submits that KLURE does not disclose or even suggest that the information on the front of the card 12a can be customized, but merely that the front of the card 12a can contain information to attract purchasers.

For at least the foregoing reasons, Applicant submits that claim 7 is not anticipated by KLURE.

Claims 8-10, 12, and 14 depend from claim 7. Therefore, Applicant submits that these claims are not anticipated by KLURE for at least the reasons given above with respect to claim 7.

Claims 15, 16, 22, and 28 recite features similar to those described above with respect to claim 7. Accordingly, Applicant submits that claims 15, 16, 22, and 28 are not

anticipated by KLURE for reasons similar to those set forth above with respect to claim 7.

Claims 23 and 24 depend from claim 22. Therefore, Applicant submits that these claims are not anticipated by KLURE for at least the reasons given above with respect to claim 22. Moreover, these claims are not anticipated by KLURE for reasons of their own.

For example, claim 23 recites adding one or more of a company logo, personal expression, and a photograph to the main portion and the keytag portion of each of the at least one multipurpose card. Assuming that the Examiner's interpretation that the packaging assembly 10 of KLURE corresponds to the recited keytag portion, Applicant submits that KLURE does not disclose or even suggest adding a company logo, personal expression, or a photograph to both the card 12 and the packaging assembly 10.

For at least this additional reason, Applicant submits that claim 23 is not anticipated by KLURE.

Claim 29 depends from claim 28. Therefore, Applicant submits that claim 29 is not anticipated by KLURE for at least the reasons given above with respect to claim 28. Moreover, this claim is not anticipated by KLURE for reasons of its own.

Claim 29 recites creating 5 or 6 perforations between the first calling card portion and the second portion of the card. The Examiner relied on Figs. 1-7 of KLURE for allegedly disclosing this feature. While these figures appear to disclose the presence of perforations around the card 12 in the packaging assembly 10, these figures do not disclose or even suggest the presence of 5 or 6 perforations.

For at least these additional reasons, Applicant submits that claim 29 is not anticipated by KLURE.

Pending claims 1-4, 6-11, 15, 22, 28, and 29 were rejected under 35 U.S.C. § 102(e) as anticipated by KIM. Applicant respectfully traverses this rejection.

KIM is directed to a card unit that includes a postcard and a detachable calling card (Abstract).

Applicant respectfully submits that KIM does not disclose the size of the multipurpose calling card being approximately the size of a conventional calling card, as recited in Applicant's amended claim 1. With respect to this feature, the Examiner alleged "[t]he card would have a conventional size according to drawings with a PIN (see column 3 lines 51-64 and column 4 lines 57-63)" (Office Action, pg. 6). Applicant respectfully disagrees with the Examiner's interpretation of the KIM disclosure.

The Examiner appears to allege that KIM's calling card portion 12 corresponds to the recited calling card portion of the multipurpose card recited in claim 1 and the postcard portion 11 corresponds to the recited key ring portion. This is evident from the fact that KIM does not disclose or even suggest the calling card 12 having a calling card portion and a key ring portion. The postcard portion 11 of the card unit in KIM does, however, include an opening 14 (see Fig. 1).

With this interpretation in mind, Applicant submits that KIM does not disclose or suggest the size of the multipurpose calling card being approximately the size of a conventional calling card. KIM specifically discloses that the postcard portion has dimensions well-known in the art (col. 3, lines 39-43). One skilled in the art will

appreciate that the size of a postcard is much greater than the size of a conventional calling card. Therefore, Applicant submits that KIM's card unit is not, contrary to the Examiner's allegation, approximately the size of a conventional calling card.

For at least the foregoing reasons, Applicant submits that KIM does not anticipate claim 1.

Since claims 2-4 and 6 depend from claim 1, these claims are not anticipated by KIM for at least the reasons given above with respect to claim 1. Moreover, these claims recite additional features not anticipated by KIM.

For example, claim 6 recites that the calling card portion and the key ring portion include an identification number for placing a telephone call. The Examiner failed to address this feature. Applicant submits that KIM does not disclose or suggest that the postcard portion 11 of the card unit includes an identification number for placing a telephone call.

For at least this additional reason, Applicant submits that claim 6 is not anticipated by KIM.

Claim 7 recites receiving personal information, generating one or more multipurpose cards, where each multipurpose card includes a main portion and a keytag portion and where the keytag portion is separable from the main portion, and customizing at least one of the keytag portion and the main portion of each multipurpose card to include the personal information. Applicant submits that KIM does not disclose this combination of features.

For example, KIM does not disclose generating one or more multipurpose cards, where each multipurpose card includes a main portion and a keytag portion. The Examiner relied on col. 3, lines 36-38, of KIM for allegedly disclosing the keytag portion. Applicant respectfully disagrees.

Col. 3, lines 34-38, of KIM discloses that the postcard portion 11 can include a section 14 for hanging the frontal view of the postcard 11. The mere fact that the postcard portion 11 in KIM has an opening that allows the card unit to be hung does not mean that the postcard unit 11 is a keytag. The word "keytag" has specific meaning in the art. One skilled in the art will appreciate that a postcard is not a keytag. Therefore, Applicant submits that KIM does not disclose the recited multipurpose card.

For at least the foregoing reasons, Applicant submits that claim 7 is not anticipated by KIM.

Claims 8-11 depend from claim 7. Therefore, Applicant submits that these claims are not anticipated by KIM for at least the reasons given above with respect to claim 7.

Claims 15, 22, and 28 recite features similar to those described above with respect to claim 7. Accordingly, Applicant submits that claims 15, 22, and 28 are not anticipated by KIM for reasons similar to those set forth above with respect to claim 7.

Claim 29 depends from claim 28. Therefore, Applicant submits that claim 29 is not anticipated by KIM for at least the reasons given above with respect to claim 28. Moreover, this claim is not anticipated by KIM for reasons of its own.

Claim 29 recites creating 5 or 6 perforations between the first calling card portion and the second portion of the card. The Examiner relied on Figs. 1-10 of KIM for

allegedly disclosing this feature. While these figures appear to disclose the presence of perforations between the postcard 11 and the calling card 12, these figures do not disclose or even suggest the presence of 5 or 6 perforations.

For at least these additional reasons, Applicant submits that claim 29 is not anticipated by KIM.

Claim 13 was rejected under 35 U.S.C. § 103(a) as unpatentable over STICH et al. in view of FONSECA ('977) or KLURE in view of FONSECA ('977) or KIM in view of FONSECA ('977). Applicant respectfully traverses this rejection.

FONSECA ('977) is directed to a method for providing telephone calling cards in combination with a greeting card.

Claim 13 depends from claim 7. Applicant submits that the disclosure of FONSECA ('977) does not remedy the deficiencies set forth above with respect to the disclosures of STICH et al., KLURE, and KIM. Therefore, Applicant submits that claim 13 is patentable over STICH et al. and FONSECA ('977), KLURE and FONSECA ('977), and KIM and FONSECA ('977), whether taken alone or in any reasonable combination, for at least the reasons given above with respect to claim 7.

Claims 7 and 15-27 were rejected under 35 U.S.C. § 103(a) as unpatentable over KIM or KLURE or STICH et al. in view of FONSECA ('447) or SMALL, or SMALL in view of KLURE or KIM or STICH et al.

FONSECA ('447) is directed to method for adding labels to calling cards (Abstract).

SMALL is directed to a method for electronically dispensing personalized greeting cards and gifts (Abstract).

The Examiner relied on FONSECA ('447) and SMALL solely for their teaching of customizing cards (Office Action, pg. 8). Applicant submits that the disclosures of FONSECA ('447) and SMALL do not disclose or suggest generating one or more multipurpose cards, where each card includes a main portion and a keytag portion and where the keytag portion is separable from the main portion. As described in detail above, STICH et al., KLURE, and KIM also fail to disclose this feature.

For at least the foregoing reasons, Applicant submits that claim 7 is patentable over STICH et al., KLURE, KIM, FONSECA ('447), and SMALL, whether taken alone or in any reasonable combination.

Claims 15, 16, 22, and 25 recite a feature similar to that described above with respect to claim 7. Therefore, Applicant submits that claims 15, 16, 22, and 25 are patentable over STICH et al., KLURE, KIM, FONSECA ('447) , and SMALL, whether taken alone or in any reasonable combination, for reasons similar to those given above with respect to claim 7.

Claims 17-21, 23, 24, 26, and 27 variously depend from claims 16, 22, and 25. Applicant submits that these claims are patentable over STICH et al., KLURE, KIM, FONSECA ('447), and SMALL, whether taken alone or in any reasonable combination, for at least the reasons given above with respect to their respective base claims.

Claim 30 was rejected under 35 U.S.C. § 103(a) as unpatentable over KIM or KLURE or STICH et al. Applicant respectfully traverses this rejection.

Claim 30 depends from claim 28. Therefore, Applicant submits that claim 30 is patentable over KIM, KLURE, or STICH et al. for at least the reasons given above with respect to claim 28. Moreover, claim 30 is patentable over KIM, KLURE, and STICH et al. for reasons of its own.

Claim 30 recites placing a label on the perforation. The Examiner took Official Notice that "it's well known to place instructions such as 'tear along the perforated line' or something to that effect where there is perforation(s) separating two portions of an article." Applicant disagrees. As disclosed in Applicant's specification on page 6, lines 11-14, a label may be placed on the perforation to prevent unintentional separation of the calling card portion and the keytag portion of the multipurpose card. Applicant submits that placing a label on the perforation is not well known in the art. If this rejection is maintained, Applicant requests that the Examiner provide a reference to support this position.

For at least this additional reason, Applicant submits that claim 30 is patentable over KIM, KLURE, or STICH et al.

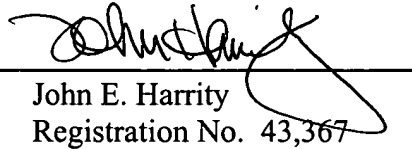
In view of the foregoing amendments and remarks, Applicant respectfully requests the Examiner's reconsideration of this application, and the timely allowance of the pending claims.

To the extent necessary, a petition for an extension of time under 37 C.F.R. § 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account No. 50-1070 and please credit any excess fees to such deposit account.

Respectively submitted,

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ATTACHMENT SHOWING CHANGES MADE

IN THE CLAIMS:

Claim 1 was amended as follows:

1. (Amended) A multipurpose calling card comprising:
a calling card portion; and
a key ring portion, the key ring portion being separable from the calling
card portion,
wherein a size of the multipurpose calling card is approximately a size of a
conventional calling card.